



LOCAL HELP FOR PEOPLE WITH MEDICARE

Ask SHIP

SPECIAL EDITION

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Q: I have been evacuated from my home due to recent flooding. How will this affect my Medicare coverage of my medications and doctor visits?

A. Mike Leavitt, Secretary of Health and Human Services, has declared a public health emergency in many counties throughout Iowa and Indiana.

This gives the Centers for Medicare & Medicaid Services' (CMS) more flexibility in meeting emergency health care needs. Many normal operating procedures for health facilities will be relaxed to make sure patients receive quick, proper care. Most of these temporary changes in rules will last for the duration of the emergency period.

Because of flood damage, many beneficiaries have been evacuated to other communities where health care records may not be available. CMS is allowing those Medicare and Medicaid patients to be cared for without their proof of coverage. Health care providers will be able to provide

items and services in good faith.

Emergency waivers will allow:

- Medicare and Medicaid recipients to be treated outside of their network during this time.

- Many Medicare beneficiaries who currently receive home care to receive care at other locations.

- Early refills of Part D prescriptions to those who have lost them or had to leave them behind due to the flooding. You will pay your usual co-pays.

If you typically receive your Part B drugs at a doctor's office that is no longer operating due to flooding, you should contact the office to see if there is another location where you can receive these drugs. If this is not possible, you may find a different doctor to provide the necessary Part B drugs.

- Replacement of lost, stolen, or left behind durable medical equipment. Medicare will replace your medical equipment, such as chair lifts or diabetic test strips, in the case of a natural disaster. You will need to get a new doctor's order which should include the statement "lost due to flooding".

Your supplier will replace the equipment and/or supplies, and Medicare will pay the provider its regular approved amount. If you also have Medicaid, Medicare will have to pay first.

- Ambulance transports for evacuating patients may be covered by Medicare when all of the regulatory requirements are made.

Other emergency assistance is available through both state and federal agencies. Call 1-888-880-3749 from 9 a.m. to 9 p.m. for more information. Other assistance includes housing, food, childcare, mental health services, insurance counseling, vital records and ID replacement, and help for displaced pets.

For more information about Medicare reimbursement in the case of a natural disaster, call SHIP at 1-800-452-4800.

Ask SHIP
714 West 53rd Street
Anderson, IN 46013
Or www.Medicare.in.gov
1-800-452-4800

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.